



DEPARTMENT OF THE NAVY  
OFFICE OF THE CHIEF OF NAVAL OPERATIONS  
2000 NAVY PENTAGON  
WASHINGTON, DC 20350-2000

OPNAVINST 1740.5A CH-1  
PERS-61  
1 Mar 2005

OPNAV INSTRUCTION 1740.5A CHANGE TRANSMITTAL 1

From: Chief of Naval Operations  
To: All Ships and Stations (less Marine Corps field  
addressees not having Navy personnel attached)  
  
Subj: PERSONAL FINANCIAL MANAGEMENT EDUCATION, TRAINING,  
AND COUNSELING PROGRAM  
  
Encl: (1) Revised page 2 of enclosure (1)

1. Purpose. To transmit new page 2 of enclosure (1), which provides Overseas Duty Screening guidance and quarterly reporting requirement on education and counseling.
2. Action. Remove page 2 of enclosure (1) of the basic instruction and insert enclosure (1).

G. L. HOEWING  
Vice Admiral, U.S. Navy  
Deputy Chief of Naval Operations  
(Manpower & Personnel)

Distribution:  
SNDL Parts 1 and 2

e. Provide basic Personal Financial Management counseling to individual members of the command as requested.

f. Maintain records of training, counseling conducted and counseling referrals, and ensure confidentiality of counseling records under references (d) and (e).

g. Refer members with serious financial problems to the appropriate resource or agency capable of providing necessary assistance/counseling, such as Fleet and Family Support Center, NMCRS, Federal Credit Unions, non-profit Consolidated Credit Counseling Service, etc. Ensure individual is seen and counseled. Maintain contact with the individual and the resource/counseling agency to monitor progress.

h. Perform financial screenings as needed for members of the command.

(1) For Overseas Duty Screening the following guidance applies:

(a) Members will be approved for overseas orders if, for E4 and below their Debt to Income Ratio does not exceed 30 percent and for E5, W2, and O1 and above, the member does not have any outstanding or unresolved Letters of Indebtedness or outstanding returned checks for insufficient funds.

(b) The Command Financial Specialists will ensure the member completes a Financial Planning Worksheet.

(c) The Command Financial Specialists will ensure the member is counseled on the projected living expenses at the overseas location and on the need for the member to fully understand their expenses, entitlements, and pay and allowance changes related to the Permanent Change of Station move.

(2) In the absence of a Command Financial Specialists or in a complicated case, the financial education counselor at the FFSC can perform the screenings.

i. Report quarterly to the Commanding Officer the Command Financial Specialists activity (education and counseling) conducted at their command and report quarterly to NAVPERSCOM (PERS-662C3) via the Command Financial Specialists Reporting website at <https://donsir.persnet.navy.mil/cfs/>.